March 17, 2006 PUBLIC NOTICE # 2006-11

PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*		
06-1797	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	VFIS EMERGENCY SERVICE ORGANIZATION			
06-1798	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	VFIS EMERGENCY SERVICE ORGANIZATION			
06-1799	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-VFIS EMERGENCY SERVICE ORGANIZATION			
06-1800	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	VFIS EMERGENCY SERVICE ORGANIZATION			
06-1801	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	VFIS EMERGENCY SERVICE ORGANIZATION			
06-1802	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	FORMS	VFIS EMERGENCY SERVICE ORGANIZATION			
06-1767	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-6		
06-1821	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SCHOOL			
06-1768	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-6		
06-1822	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SCHOOL			
06-1803	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210			
06-1759	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	FORMS	BUILDER'S RISK			
06-1779	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SMP-MAINSTREET & MAINSTREET-N.O.C.			
06-1745	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERICAL INLAND MARINE GUIDE	0		
06-1748	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	RULE CHANGE	NONE	0		
06-1749	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	FORMS	NONE			
06-1766	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0		
06-1825	0215	FINANCIAL INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE			

^{*} If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
		FIRST LIBERTY INSURANCE					
06-1772	0111	CORPORATION (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-1769	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA			RATE	NONE	-6
06-1770	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-6
06-1728	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	BOP-PROTECTOR	
06-1763	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOLLINGER CLUB	
06-1743	0303	GUIDEONE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	BOTH RATE AND FORM	NONE	2.6
06-1722	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SPECTRUM- UMBRELLA EXCLUSION	0
06-1735	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
06-1814	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
06-1724	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SPECTRUM- UMBRELLA EXCLUSION	0
06-1736	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
06-1815	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
06-1723	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SPECTRUM- UMBRELLA EXCLUSION	0
06-1737	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
06-1816	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
06-1738	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
06-1817	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
06-1725	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SPECTRUM- UMBRELLA EXCLUSION	0

^{*} If no % rate change is indicated, the amount has not yet been determined:

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File #	Grp#	Company Name Line Type Line Description File Type		Program	Overall Rate*		
06-1739	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
06-1819	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
06-1813	0517	INSURANCE CORPORATION OF HANNOVER	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	AUTO SERVICE AND REPAIR OPERTIONS	0
06-1742		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	FUNERAL HOMES- MARKET SEGMENTS	
06-1773	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-1774	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-1775	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-1758	1326	LINCOLN GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	TAXI & LIMO	
06-1776	0111	LM INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-1811	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SOCIAL SERVICES	2.9
06-1764	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MULTI-PERIL	FORMS	BOLLINGER CLUB	
06-1818	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI- PERIL		AGRICULTURE OUTPUT	
06-1765	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOLLINGER CLUB	
06-1804	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
06-1807	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ISO-BASED PREM/OPS & PRODUCTS	-5.2
06-1730	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SERVICE CONTRACT REIMBURSEMENT	0
06-1729	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-PROTECTOR	
06-1744	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	FIDELITY AND FORGERY	

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							Overall
File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Rate*
06-1726	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SPECTRUM- UMBRELLA EXCLUSION	0
06-1740	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
06-1771	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-6
06-1760	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
06-1761	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
06-1762	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
06-1777	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
06-1778	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
06-1727	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SPECTRUM- UMBRELLA EXCLUSION	0
06-1741	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
06-1820	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
06-1746	0111	WAUSAU BUSINESS INSURANCE COMPANY		INLAND MARINE	RULE CHANGE	COMMERICAL INLAND MARINE GUIDE	0
06-1750	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
06-1751	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-1747	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERICAL INLAND MARINE GUIDE	0
06-1752	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
06-1753	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-1824	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SCHOOL	

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File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-1823	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SCHOOL	
	111	TOTAL APPLICATIONS RECEIVED	D INCLUDING C	LASS PLANS, FILE ANI	D USE, AND ADV	SOTRY ORGANIZATION MA	NUALS

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE#	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-209	01/13/2006	American Hardware Mutual Insurance Company	Commercial Auto Liability and Physical Damage	Both Rate and Form		-1.20%
Correct	06-209	01/13/2006	American Hardware Mutual Insurance Company	Commercial Auto Liability and Physical Damage	Both Rate and Form		-0.90%
Incorrect	06-679	02/03/2006	Amerisure Mutual Insurance Company	Commercial Fire	Forms		
Correct	06-679	02/03/2006	Amerisure Mutual Insurance Company	Commercial Fire	Rule Change		
Incorrect	06-207	01/13/2006	Oregon Mutual Insurance Company	Commercial Multi-Peril	Both Rate and Form	Businessowners	3.30%
Correct	06-207	01/13/2006	Oregon Mutual Insurance Company	Commercial Multi-Peril	Both Rate and Form	Businessowners	0.00%
Incorrect	06-1164	02/02/2006	Pacific Property and Casualty Company	Commercial Auto Liability & Physical Damage	Forms		
Correct	06-1164	02/02/2006	Pacific Property and Casualty Company	Commercial Auto Liability & Physical Damage	Rule Change		

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